

OthersFirst® Protection Package for Crisis Pregnancy Centers

In your line of business, it's all about your clients and their unborn children ... everything from hiring the right people to counsel them ... to choosing an insurance program strong enough to safeguard the positive and nurturing environment you provide for them.

Harleysville's OthersFirst® Protection Package gives you the flexibility to tailor coverage to meet the needs of your organization precisely!

In addition to the fundamental protection you would expect from a quality business insurance program, our OthersFirst Protection Package offers many key coverages to guard against a variety of risks inherent to the human services industry, including but not limited to:



- **Professional liability coverage**—Insures your nurses, social workers, counselors and others you employ against liability claims stemming from professional services they provide or fail to provide. Limits up to \$1 million/\$3 million available (occurrence or claims-made basis).
- **Abuse or molestation coverage**—Liability coverage for allegations of client abuse or allegations of improper supervision of clients that leads to abuse. Limits up to \$1 million/\$3 million available on an occurrence basis.
- **Additional insured status** for funding sources, home care providers, lessors of leased equipment, managers and supervisors, and medical directors and administrators.
- **Supplemental directors & officers (D&O) liability coverage** (underwritten by Allied World Assurance Company) to guard against liability stemming from alleged mismanagement/wrongful acts of your organization's leaders.

Our OthersFirst broadening endorsements contain a host of other key coverages, such as coverage for:

- Damage to premises rented to you (*\$1 million coverage*)
- Emergency vacating expenses
- Mobile medical equipment while away from premises
- Crisis management expenses
- Kidnap expenses
- Pledged donations expenses

When you insure with the “Good people to know” at Harleysville, you also can expect:

- **Competitive pricing** based on the merits of *your individual* organization.
- **Flexible pay plans** to meet your cash flow needs.
- **Discounted pricing** on employment background and criminal searches, as well as drug testing, plus access to a host of other risk management tools and services that help you minimize your exposure to loss.
- **Exceptional claims service** that begins when you report a loss using our toll-free number, which is staffed 24/7.

Talk to your independent Harleysville agent today to learn more about how our OthersFirst Protection Package is the ideal product to protect people in the business of helping others.



Risk control tools to help keep your organization running safely and smoothly



Harleysville and your independent agent can help you identify operational hazards and tailor a risk control program to meet your center's unique needs. Plus, you'll have help with every aspect of managing risk at your facility. From creating the right policies and procedures ... to adding the right kinds of employees to your staff.

Ask your agent for additional information on any of the services listed below. Or, contact Harleysville Risk Control directly at 800.523.6344, ext. 8100, or by e-mail at riskcontrol@harleysvillegroup.com.

When you want to ...	Harleysville can connect you with ...	Delivered to you by ...
 <p>Know the risks inherent to your workplace and have plans in place to manage them</p>	<ul style="list-style-type: none"> ■ Surveys to <i>identify workplace-related hazards</i> and development of <i>customized risk control programs</i> ■ Analysis of loss information to identify trends ■ Development of emergency preparedness plans 	<p>Harleysville risk control</p> <p>Free service to our policyholders</p>
 <p>Create and implement risk management policies with maximum efficiency</p>	<p>An industry-recognized resource that provides Web-based access to all your important <i>risk management information and training records</i>. With this service, you can easily:</p> <ul style="list-style-type: none"> ■ Create policies, documents and online training modules ■ Organize your policies and corporate documents ■ Share policies and corporate documents with others as needed ■ Train everyone in your organization on key risk management concepts and behaviors for organizations like yours ■ Track policies read and training completed 	 <p>RiskManager.net</p> <p>Preferred pricing for our policyholders</p>
 <p>Add the right kinds of individuals to your staff</p>	<p>Preferred pricing on <i>background checks, credit reports, employment verification, etc.</i> This secure and instant online access to criminal records and other public information helps reduce your organization's exposure to:</p> <ul style="list-style-type: none"> ■ Fraud ■ Workplace violence ■ Negligent-hiring lawsuits 	 <p>IntelliCorp® Records, Inc.</p> <p>Preferred pricing for our policyholders</p>